NEW JERSEY

SBA DECLARATION #R105 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #10115/10116 — SEVERE STORMS AND FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Passaic and Sussex counties in the State of New Jersey. These loans are intended to cover financial losses resulting from damage caused by severe storms and flooding occurring April 2 through April 4. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10113/10114 — SEVERE STORMS AND FLOODING

Homeowners, renters, business owners and nonprofit organizations in Bergen, Essex, Gloucester, Hunterdon, Mercer, Morris, Passaic, Sussex and Warren counties in the State of New Jersey are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding that occurred August 1 through April 3. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Atlantic, Burlington, Camden, Cumberland, Hudson, Middlesex, Monmouth, Salem, Somerset and Union in the State of New Jersey; New Castle in the State of Delaware; Bronx, New York, Orange, Rockland and Westchester in the State of New York; and Bucks, Delaware, Monroe, Northampton, Philadelphia and Pike in the Commonwealth of Pennsylvania. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing Physical loan applications expired June 20, 2005.

The deadline for filing EIDLs is January 19, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10111/10112 -- FLOODING

Economic Injury Disaster Loans (EIDLs) are available to small businesses located in Burlington, Hunterdon, Mercer, Sussex and Warren counties in the State of New Jersey. These loans are intended to cover financial losses resulting from damage caused by flooding occurring April 2

and April 3. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the flooding. These counties are eligible because they are contiguous to one or more primary counties in the Commonwealth of Pennsylvania.

The deadline for filing EIDLs is January 11, 2006.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10087 — EXCESSIVE RAIN, FLOODING AND FLASH FLOODING, HAIL, HIGH WINDS, LIGHTNING AND LOW TEMPERATURES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Passaic and Sussex counties in New Jersey are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding and flash flooding, hail, high winds, lightning and low temperatures that occurred May 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is November 8, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10076 — EXCESSIVE RAIN, FLOODING, FLASH FLOODING, HAIL, HIGH WINDS AND FROST

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Passaic and Sussex counties in New Jersey are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain, flooding, and flash flooding that occurred April 1, 2004 and continuing through the end of the 2004 crop year as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is October 28, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #10050 — EXCESSIVE RAIN, HAIL, FLASH FLOODING, HIGH WINDS, LIGHTNING AND TORNADOES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in Passaic and Sussex counties in New Jersey are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain that occurred April 1, 2004 and continuing as determined by the Secretary of Agriculture. These counties are eligible because they are contiguous to one or more primary counties in the State of New York.

The deadline for filing EIDLs is October 11, 2005.

For further information, please call 1-800-659-2955.

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